

GOODWIN | PROCTER

Roberto M. Braceras  
617.570.1895  
goodwinprocter.com

Goodwin Procter LLP  
Counsellors at Law  
Exchange Place  
Boston, MA 02109  
T: 617.570.1000  
F: 617.523.1231

December 14, 2006

***By Facsimile and First-Class Mail***

Malcolm L. Pollard, Esq.  
4845 Westlake Road #119  
Erie, PA 16505

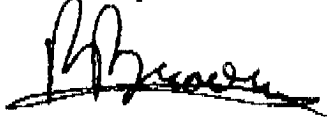
**Re: United States ex rel. William L. Fry v. First Investment Company and EverHome  
Mortgage Company, Civil Action No. 04-316**

Dear Mr. Pollard:

I am writing to confirm that First Investment Company and EverHome Mortgage Company assent to *one* additional 30-day extension for the plaintiff/relator to respond to defendants' Motion to Dismiss. We hope that such an extension — should the Court grant it — will facilitate possible settlement of this case. We note, however, that this is the second and last request for an extension to which we will assent.

I look forward to hearing from you regarding a possible settlement offer.

Sincerely,



Roberto M. Braceras

cc: Jennifer E. Watson, Esq.  
Sarah Keast, Esq.

LIBW/1614059.1

EXHIBIT 1